

**Information to identify the case:**

Debtor 1

**Carol A. D'Ottavio**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2621

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-18607-JNP**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carol A. D'Ottavio

7/16/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carol A. D'Ottavio  
Debtor

Case No. 19-18607-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 16, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db	+ Carol A. D'Ottavio, 1 Hunter Dive, Newfield, NJ 08344-9519
518211792	Ars, P.O. Box 463023, Escondido, CA 92046-3023
518211793	+ Atlantic Credit & Finance Inc, PO Box 13525, Roanoke, VA 24035-3525
519754174	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519754175	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2022-A Serviced by Select Portfolio Servicing,
518211797	Client Services, P.O. Box 1503, St Peters, MO 63373-0027
518211798	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 16 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 16 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518211791	+ EDI: CITICORP	Jul 17 2024 00:29:00	American Exprss, PO Box 17759, Clearwater, FL 33762-0759
518211794	EDI: BANKAMER2	Jul 17 2024 00:29:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
518306086	+ EDI: BANKAMER2	Jul 17 2024 00:29:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518318228	EDI: BANKAMER	Jul 17 2024 00:29:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518211795	+ EDI: CAPITALONE.COM	Jul 17 2024 00:29:00	Capital One Bank Usa Na, PO Box 30281, Salt Lake City, UT 84130-0281
518211801	+ EDI: IRS.COM	Jul 17 2024 00:29:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
518211796	EDI: JPMORGANCHASE	Jul 17 2024 00:29:00	Chase Card, PO Box 15298, Wilmington, DE 19850
518272521	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 16 2024 20:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

District/off: 0312-1

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518211803	+ Email/Text: BKNotice@ldvlaw.com	Jul 16 2024 20:37:00	Lyons Doughty & Veld Huis, 136 Gaither Drive, Suite 100,, Mount Laurel, NJ 08054-2239
518211805	^ MEBN	Jul 16 2024 20:38:36	MRS, 1930 Olney Ave, RE: Chase Bank USA NA, Cherry Hill, NJ 08003-2016
518211804	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2024 20:38:00	Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
518289544	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2024 20:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518211806	^ MEBN	Jul 16 2024 20:36:23	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518211807	+ EDI: AGFINANCE.COM	Jul 17 2024 00:29:00	One Main, 6801 Colwell Blvd, Irving, TX 75039-3198
518255223	+ EDI: AGFINANCE.COM	Jul 17 2024 00:29:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518211808	EDI: PRA.COM	Jul 17 2024 00:29:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518340396	EDI: PRA.COM	Jul 17 2024 00:29:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518211809	Email/Text: signed.order@pfwattorneys.com	Jul 16 2024 20:37:00	Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
518211810	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 16 2024 20:37:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518211811	+ EDI: SYNC	Jul 17 2024 00:29:00	SYNCB/Gap, Po Box 965005, Orlando, FL 32896-5005
518211812	+ EDI: SYNC	Jul 17 2024 00:29:00	Syncb/QVC, PO Box 965018, Orlando, FL 32896-5018
518216564	^ MEBN	Jul 16 2024 20:41:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518323950	*	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518211800	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518211799	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518280721	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518226050	##+	Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518211802	##+	KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A.. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A kimwilson@raslg.com
Seymour Wasserstrum	on behalf of Debtor Carol A. D'Ottavio mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7